



WHAT DOES BPU INVESTMENT MANAGEMENT (“BPU”) DO WITH YOUR PERSONAL INFORMATION?

FACTS

WHY?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

WHAT?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social security number
- Income
- Assets
- Risk tolerance
- Transaction history

HOW?

All financial companies need to share customers’ personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons BPU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does BPU Share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your accounts(s) or respond to court orders and legal investigations.	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes - information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes - information about your creditworthiness	No	N/A
For nonaffiliates to market to you	No	N/A

Questions?

- Call 412-288-9150 or 1-800-822-6585
- Visit: www.bpuinvestments.com

WHAT WE DO

How does BPU protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Within BPU, we restrict access to client nonpublic personal information to those employees who need to know that information when such information is necessary to provide products and/or services to you. We require our employees who have access to customer information, to protect it and keep it confidential.

<p>How does BPU collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ▪ Enter into an investment advisory contract ▪ Seek financial advice ▪ Make deposits or withdrawals from your account ▪ Tell us about your investment or retirement portfolio ▪ Give us your employment history <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ▪ Sharing for affiliates' everyday business purposes—information about your creditworthiness ▪ Affiliates from using your information to market to you ▪ Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<p>What happens when I limit sharing for an account I hold jointly with someone else?</p>	<p>Your choices will apply to everyone on your account—unless you tell us otherwise.</p>
<p>DEFINITIONS</p>	
<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>BPU has no affiliates</i>
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>BPU does not share with nonaffiliates so they can market to you.</i>
<p>Joint Marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ <i>BPU does not have any joint marketing partners</i>
<p>OTHER IMPORTANT INFORMATION</p>	<p>To protect yourself, we strongly recommend that you do not provide your account information, user name or password with anyone. If you notice or become aware of any suspicious activity or transaction, it is your responsibility to notify us immediately.</p> <p>As required by federal law, we will notify you of our privacy policy annually. We reserve the right to modify this policy at any time, but if we do change it, we will tell you promptly.</p>

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